

**Information to identify the case:**

Debtor 1	<b>Julia Overton Downs</b>	Last 4 digits of Social Security number or ITIN <b>xxx-xx-8689</b>
	First Name Middle Name Last Name	EIN ---
Debtor 2 (Spouse, if filing)		Last 4 digits of Social Security number or ITIN ---
	First Name Middle Name Last Name	EIN ---
United States Bankruptcy Court <b>District of South Carolina</b>		Date case filed for chapter <b>7 9/29/22</b>
Case number: <b>22-02636-eg</b>		

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Julia Overton Downs	
<b>2. All other names used in the last 8 years</b>	aka Julia O Downs, aka Bambi Downs, aka Julia Overton Upshaw, aka Julia O Upshaw, aka Julia Downs, fka Julia O Friend, fka Julia Upshaw, fka Julia Overton Friend, fka Julia Friend	
<b>3. Address</b>	3219 Hatchet Bay Drive Apt 9304 Charleston, SC 29414	
<b>4. Debtor's attorney Name and address</b>	Elizabeth R. Heilig Meredith Law Firm, LLC 4000 Faber Place Drive Suite 120 North Charleston, SC 29405	Contact phone 843-529-9000 Email: <a href="mailto:ehelig@meredithlawfirm.com">ehelig@meredithlawfirm.com</a>
<b>5. Bankruptcy trustee Name and address</b>	Michelle L. Vieira PO Box 1480 Murrells Inlet, SC 29576	Contact phone 843-497-9800 Email: <a href="mailto:trustee@chapter7.email">trustee@chapter7.email</a>

For more information, see page 2 >

Debtor **Julia Overton Downs**

Case number **22-02636-eg**

<p><b>6. Bankruptcy clerk's office</b></p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>.</p>	<p>J. Bratton Davis United States Bankruptcy Courthouse 1100 Laurel Street Columbia, SC 29201-2423</p>	<p>Hours open 9:00 am – 5:00 pm</p> <p>Contact phone: 803-765-5436</p> <p>Date: 9/29/22</p>
<p><b>7. Meeting of creditors</b></p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p><b>November 9, 2022 at 10:30 AM</b></p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification required ***</p>	<p>Location: <b>Telephonic. Call in number found at, <a href="http://www.scb.uscourts.gov/pdf/TeleMOC.pdf">www.scb.uscourts.gov/pdf/TeleMOC.pdf</a></b></p>
<p><b>8. Presumption of abuse</b></p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	<p>The presumption of abuse does not arise.</p>	
<p><b>9. Deadlines</b></p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p><b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b></p> <p><b>You must file a complaint:</b></p> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <p><b>You must file a motion:</b></p> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul>	<p><b>Filing deadline: 1/9/23</b></p>
	<p><b>Deadline to object to exemptions:</b></p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	<p><b>Filing deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors</p>
<p><b>10. Proof of claim</b> Please do not file a proof of claim unless you receive a notice to do so.</p>	<p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p>	
<p><b>11. Creditors with a foreign address</b></p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p><b>12. Exempt property</b></p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.</p>	
<p><b>13. Miscellaneous Notice</b></p>	<p>The Voice Case Information System (VCIS) will give status information on cases filed or converted after 11/30/88. Call 1-866-222-8029. Please refer to the Court's website at <a href="http://www.scb.uscourts.gov">www.scb.uscourts.gov</a> for further information. Chapter 7 cases: Property of the estate may be abandoned by the trustee at the meeting of creditors unless creditors or parties in interest object to SC LBR 6007-1.</p>	
<p><b>14. Options to Receive Notices Served by the Clerk by Email Instead of by U.S. Mail</b></p>	<p>(1) Anyone can register for the Electronic Bankruptcy Noticing program at <a href="http://bankruptcynotices.uscourts.gov">bankruptcynotices.uscourts.gov</a> OR (2) Debtors can register for electronic notice by filing local form 'Debtor's Electronic Noticing Request (DeBN)' with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you court-issued notices and orders by email. See Local Rule 9036-1.</p>	



In re:  
Julia Overton Downs  
Debtor

Case No. 22-02636-eg  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0420-2  
Date Rcvd: Sep 29, 2022

User: admin  
Form ID: b309a

Page 1 of 2  
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 01, 2022:

Recip ID	Recipient Name and Address
db	+ Julia Overton Downs, 3219 Hatchet Bay Drive, Apt 9304, Charleston, SC 29414-5224
544151389	+ Collections Usa Inc, 21640 N 19th Ave Ste C3, Phoenix, AZ 85027-2720
544151391	+ Heyward/HK, LLC, 3220 Hatchet Bay Drive, Charleston, SC 29414-5190
544151393	+ Liberty Doctors, LLC, 8761 Dorchester Road, Ste 230, North Charleston, SC 29420-7322
544151398	+ Office of General Counsel, SC DEW, PO Box 8597, Columbia, SC 29202-8597
544151400	+ Roper St Francis Physicians, PO Box 100061, Atlanta, GA 30348-0061
544151401	+ SC Administrative Law Court, Edgar A Brown Building, 1205 Pendleton St Ste 224, Columbia, SC 29201-3755
544151406	+ Tatum Dentistry, 92 Courtenay Drive, Charleston, SC 29403-5707

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: cheilig@meredithlawfirm.com	Sep 29 2022 21:14:00	Elizabeth R. Heilig, Meredith Law Firm, LLC, 4000 Faber Place Drive, Suite 120, North Charleston, SC 29405
tr	+ EDI: QMLVIEIRA.COM	Sep 30 2022 01:13:00	Michelle L. Vieira, PO Box 1480, Murrells Inlet, SC 29576-1480
ust	+ Email/Text: ustpreion04.co.ecf@usdoj.gov	Sep 29 2022 21:14:00	US Trustee's Office, Strom Thurmond Federal Building, 1835 Assembly St., Suite 953, Columbia, SC 29201-2448
544151388	+ EDI: ATTWIREBK.COM	Sep 30 2022 01:13:00	AT&T, PO Box 5014, Carol Stream, IL 60197-5014
544151390	Email/Text: amy@fscscredit.com	Sep 29 2022 21:14:00	Financial Data Systems, 1638 Military Cutoff Road, Wilmington, NC 28403
544151392	EDI: IRS.COM	Sep 30 2022 01:13:00	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
544151396	Email/Text: ml-ebn@missionlane.com	Sep 29 2022 21:14:00	Mission Lane, 101 2nd St Ste 350, San Francisco, CA 94105
544151394	+ Email/Text: cu.collections@marketusafcu.com	Sep 29 2022 21:14:00	Market USA Federal Credit Union, 8871 Gorman Rd Ste 100, Laurel, MD 20723-5877
544151395	+ Email/Text: MDSBankruptcies@meddatsys.com	Sep 29 2022 21:14:00	Medical Data Systems, 2001 9th Avenue Suite 312, Vero Beach, FL 32960-6413
544151397	+ Email/Text: electronicbkydocs@nelnet.net	Sep 29 2022 21:14:00	Nelnet, PO Box 82561, Lincoln, NE 68501-2561
544151399	Email/Text: bankruptcy@republicfinance.com	Sep 29 2022 21:14:00	Republic Finance, 946 Orleans Road B4, Charleston, SC 29407
544151403	Email/Text: trmcleod@dew.sc.gov	Sep 29 2022 21:14:00	SC Department of Employment and Workforce, P.O. Box 995, Columbia, SC 29202
544151402	Email/Text: trmcleod@dew.sc.gov	Sep 29 2022 21:14:00	SC Department of Employment and Workforce, PO Box 2644, Columbia, SC 29202

District/off: 0420-2

User: admin

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Date Rcvd: Sep 29, 2022

Form ID: b309a

Total Noticed: 23

544151404 Email/Text: BankruptcyLegal@dor.sc.gov

Sep 29 2022 21:14:00

SC Department of Revenue, Office of the General  
Counsel Bankruptcy, 300A Outlet Pointe Blvd,  
Columbia, SC 29210-5666

544151405 + EDI: RMSC.COM

Sep 30 2022 01:13:00

Synchrony Bank/Care Credit, Attn: Bankruptcy  
Dept, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 01, 2022

Signature: /s/Gustava Winters